

Information to identify the case:

Debtor 1	<u>Dana Kepezensky</u>	Social Security number or ITIN	xxx-xx-4823
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>William Kepezensky</u>	Social Security number or ITIN	xxx-xx-6982
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 17-14812-CMG			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Dana Kepezensky
aka Dana Acevedo

William Kepezensky

1/3/18

By the court: Christine M. Gravelle
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Dana Kepezensky
 William Kepezensky
 Debtors

Case No. 17-14812-CMG
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 57

Date Rcvd: Jan 03, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 05, 2018.

db/jdb +Dana Kepezensky, William Kepezensky, 15 Brandywine Drive, Matawan, NJ 07747-9684
 516696280 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 516932875 Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657,
 Kirkland, WA 98083-0657
 516696295 NJ E-ZPass Violation Processing Ctr, PO Box 52005, Newark, NJ 07101-8205
 516696297 NYC Department of Finance, PO Box 3615, New York, NY 10008-3615
 516883141 Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635,
 Wilkes-Barre, PA 18773-9635
 516696293 +New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
 516696294 +New Jersey Motor Vehicle Commission, PO Box 136, Trenton, NJ 08666-0136
 516763521 +New Jersey Turnpike Authority, Mark Schneider, Esq., 581 Main Street, P.O. Box 5042,
 Woodbridge, NJ 07095-5042
 516696300 Professional Account Management, LLC, PO Box 37038, Washington, DC 20013-7038
 516822187 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, P.O. Box 245,
 Trenton, NJ 08695-0245)
 516696302 +State of New Jersey, Motor Vehicle Violation Surcharge System, PO Box 4850,
 Trenton, NJ 08650-4850
 516696303 +Steven Mathless, Attorney at Law, 800 Crosspoint Dr Suite D, Columbus, OH 43230-6688
 516696304 +Stevens Business Servi, 92 Bolt St # 1, Lowell, MA 01852-5316
 516696305 +Sunrise Credit Service, 234 Airport Plaza Blvd S, Farmingdale, NY 11735-3938
 516696307 Universal Fidelity LP, P.O. Box 219785, Houston, TX 77218-9785
 516735881 +VW Credit Inc. dba Audi Financial Services, c/o VW Credit, Inc., PO Box 9013,
 Addison, Texas 75001-9013
 516696309 Wells Fargo Home Mortgage, 7255 Baymeadows Way, Des Moines, IA 50306

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 03 2018 23:18:50 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregron03.ne.ecf@usdoj.gov Jan 03 2018 23:18:48 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516948914 +EDI: CINGMIDLAND.COM Jan 03 2018 23:28:00 AT&T Mobility II LLC, C/O AT&T Services, Inc.,
 Karen A. Cavagnaro-Lead Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
 516780431 EDI: BECKLEE.COM Jan 03 2018 23:28:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 516696278 +EDI: AMEREXPR.COM Jan 03 2018 23:28:00 Amex, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 516696279 +EDI: APPLIEDBANK.COM Jan 03 2018 23:28:00 Applied Bank, PO Box 17125,
 Wilmington, DE 19850-7125
 516743080 EDI: BMW.COM Jan 03 2018 23:28:00 BMW Financial Services NA, LLC,, P.O. Box 3608,
 Dublin, OH 43016
 516696281 EDI: BMW.COM Jan 03 2018 23:28:00 Bmw Financial Services, 5515 Parkcenter Cir,
 Dublin, OH 43017
 516705416 +EDI: AISACG.COM Jan 03 2018 23:28:00 BMW Financial Services NA, LLC,
 c/o Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
 516696282 EDI: CAPITALONE.COM Jan 03 2018 23:28:00 Capital One Bank Usa N, 15000 Capital One Dr,
 Richmond, VA 23238
 516696283 +E-mail/Text: bankruptcy@cavps.com Jan 03 2018 23:19:03 Cavalry Portfolio Serv,
 PO Box 27288, Tempe, AZ 85285-7288
 516944613 +E-mail/Text: bankruptcy@cavps.com Jan 03 2018 23:19:03 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
 516696284 +EDI: CHASE.COM Jan 03 2018 23:28:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 516696285 +EDI: CITICORP.COM Jan 03 2018 23:28:00 Citi, PO Box 6241, Sioux Falls, SD 57117-6241
 516755355 E-mail/Text: bankruptcy@devry.edu Jan 03 2018 23:19:12 Devry Education Group,
 814 Commerce Dr., Suite 200, Oak Brook, IL 60523
 516696286 +EDI: NAVIENTFKASMDOE.COM Jan 03 2018 23:28:00 Dept Of Ed/navient, PO Box 9635,
 Wilkes Barre, PA 18773-9635
 516705542 EDI: DISCOVER.COM Jan 03 2018 23:28:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025
 516696287 +EDI: DISCOVER.COM Jan 03 2018 23:28:00 Discover Fin Svcs Llc, POB 15316,
 Wilmington, DE 19850-5316
 516696288 +EDI: TSYS2.COM Jan 03 2018 23:28:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 516696290 EDI: IRS.COM Jan 03 2018 23:28:00 Internal Revenue Service, 44 South Clinton Ave,
 Trenton, NJ 08601
 516821367 EDI: RESURGENT.COM Jan 03 2018 23:28:00 LVNV Funding, LLC its successors and assigns as,
 assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587,
 Greenville, SC 29603-0587
 516895870 +EDI: MID8.COM Jan 03 2018 23:28:00 MIDLAND FUNDING LLC, PO BOX 2011,
 WARREN, MI 48090-2011
 516696292 E-mail/Text: bankruptcy@nymcu.org Jan 03 2018 23:19:05 Municipal Credit Union,
 22 Cortlandt St, New York, NY 10007

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 57

Date Rcvd: Jan 03, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516696296 +E-mail/Text: bnc@nordstrom.com Jan 03 2018 23:18:09 Nordstrom/td, 13531 E Caley Ave, Englewood, CO 80111-6505
516762367 EDI: AGFINANCE.COM Jan 03 2018 23:28:00 ONEMAIN FINANCIAL, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
516696298 +EDI: AGFINANCE.COM Jan 03 2018 23:28:00 Onemain Fi, 6801 Colwell Blvd, Irving, TX 75039-3198
516942891 EDI: PRA.COM Jan 03 2018 23:28:00 Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
516950098 EDI: PRA.COM Jan 03 2018 23:28:00 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516951395 EDI: PRA.COM Jan 03 2018 23:28:00 Portfolio Recovery Associates, LLC, c/o Paypal, POB 41067, Norfolk VA 23541
516696299 +EDI: PRA.COM Jan 03 2018 23:28:00 Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
516853620 EDI: Q3G.COM Jan 03 2018 23:28:00 Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516696301 +EDI: RMCB.COM Jan 03 2018 23:28:00 RMCB, P.O. Box 1235, Elmsford, NY 10523-0935
516696306 +EDI: RMSC.COM Jan 03 2018 23:28:00 Synchb/tjx Cos, Po Box 965015, Orlando, FL 32896-5015
516696977 +EDI: RMSC.COM Jan 03 2018 23:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516865766 +EDI: AIS.COM Jan 03 2018 23:28:00 Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516696308 +E-mail/Text: vci.bkcy@vwvcredit.com Jan 03 2018 23:18:55 Vw Credit Inc, 1401 Franklin Blvd, Libertyville, IL 60048-4460
516894109 EDI: WFFC.COM Jan 03 2018 23:28:00 Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
516883624 EDI: WFFC.COM Jan 03 2018 23:28:00 Wells Fargo Bank, N.A., Attn: Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
516696310 EDI: WFFC.COM Jan 03 2018 23:28:00 Wffnb Retail, CscI Dispute Team, Des Moines, IA 50306

TOTAL: 39

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516946616* +Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-1340
516696291* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
(address filed with court: Internal Revenue Services, P.O. Box 9052, Andover, MA 01810-9052)
516696289* +Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 05, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 3, 2018 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com
Denise E. Carlon on behalf of Creditor VW Credit Inc. dba Audi Financial Services dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jason Brett Schwartz on behalf of Creditor Financial Services Vehicle Trust (FSVT) jschwartz@mesterschwartz.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

William M.E. Powers, III on behalf of Creditor Wells Fargo Bank, N.A. ecf@powerskirn.com
Yakov Rudikh on behalf of Joint Debtor William Kepezensky yrudikh@gmail.com,
rudikhlawgroup@gmail.com/mrudikh@gmail.com/zk1313@gmail.com
Yakov Rudikh on behalf of Debtor Dana Kepezensky yrudikh@gmail.com,
rudikhlawgroup@gmail.com/mrudikh@gmail.com/zk1313@gmail.com

TOTAL: 9